STREAMLINING RISK IDENTIFICATION WITH REFINITIV® WORLD-CHECK®

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DATA IS JUST
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WORLD-CHECK OVERVIEW

Refinitiv® World-Check® Risk Intelligence is a **risk intelligence database** & **workflow solution** designed for use in screening programs for:

- Anti-money laundering
- Sanctions
- Anti-bribery
- Corruption compliance

World-Check is a **global** database and has content from every inhabited location on earth – **245 countries and dependent territories**

World-Check Risk Intelligence

Politically Exposed Persons (PEP)

Adverse Information

Official Lists

Adverse Media

Using open-source intelligence (OSINT), World-Check provides **highly structured** and **high-quality** intelligence on heightened risk individuals and entities from **public domain data** that is:

- Global
- Aggregated
- De-duplicated
- Structured
- Analytical
- Associated
- Enhanced
- Narrative
- Accurate

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WORLD-CHECK CONTENT SETS

- **Sanctions**
- **Law Enforcement**
- **Regulatory Enforcement**
- **PEPs and RCAs**
- **SOEs and SIEs**
- **Adverse Media**

WHAT IS IN THE DATA? World-Check has highly analytical inclusion criteria **aligned to legislation**. Inclusion is thus “limited by design” and aims to cover all and only the content required for screening.

USE CASES: World-Check is used to screen clients, transactions and payments, suppliers, agents and intermediaries, vessels, UBOs, SMOs, other third parties, securities and more, in order to identify:

- Explicitly & implicitly **sanctioned** entities, individuals, securities or places
- **Politically exposed persons** and their relatives and close associates
- Entities or individuals that are listed or wanted by **law or regulatory enforcement agencies**
- People or entities about whom there is reliable, relevant and material **adverse media**

WORLD-CHECK ENTITIES

Sanctions

Law Enforcement

Regulatory Enforcement

PEPs and RCAs

SOEs and SIEs

Adverse Media

Countries and regions

Individuals

Companies and banks

State-owned entities

Criminal and terrorist groups

Ports and airports

Aircraft

Vessels

International organizations

Other entities

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WORLD-CHECK REGULATORY DRIVERS

Sanctions

Law Enforcement

Regulatory Enforcement

PEPs and RCAs

SOEs and SIEs

Adverse Media

The World-Check content is driven by and **aligned to legislation and regulation**; it is designed to help clients comply with regulatory obligations, such as:

Sanctions
OFAC, CAATSA, UN, UKHMT, JMOF, CANS, MINEFI, DFAT and hundreds more

Anti-money laundering
FATF and Wolfsberg guidance, BSA, USA PATRIOT Act, 4MLD, 5MLD and 6MLD

Anti-bribery and corruption
FCPA, UKBA, OECD Anti-Bribery Convention, UN Convention against Corruption

Countering the financing of terrorism
UN Convention for the Suppression of the Financing of Terrorism, FATF, USA PATRIOT Act

Anti-organized crime
Palermo Convention, POCA, RICO

Human rights and supply chains
UK Modern Slavery Act, Dodd-Frank Act, California Transparency in Supply Chains Act

Environmental legislation
EU Timber Regulation, U.S. Lacey Act

SANCTIONS COVERAGE CONTAINS **300+ SANCTIONS LISTS** OR **0.8% OF THE WORLD CHECK DATA**

Sanctions

Law Enforcement

Regulatory Enforcement

PEPs and RCAs

SOEs and SIEs

Adverse Media

SANCTIONS

Are our highest priority and receive dedicated 24/7/365 attention.

- World Check covers all known 300+ sanctions lists
- 100% coverage and external assurance with ISAE 3000 audit
- Major sanctions lists monitored and covered on a 24/7/365 basis and special team dedicated to covering all sanctions lists
- Records are keyworded allowing flexible screening, deduplicated, reducing noise by ~70%

IMPLICIT SANCTIONS

Apply when a sanctions order, listing or regulation extends sanctions to an entity or individual not sanctioned by name via a narrative statement. The classic example of this is the OFAC 50% rule, but it also applies to EU, UN and Russian sanctions

- World Check has dedicated teams that conduct extensive qualitative research
- Covers every implicit sanctions regime
- Covers sanctioned securities such as financial instruments issued by sanctioned entities
- Records are keyworded

LAW ENFORCEMENT COVERS **140+ LAW ENFORCEMENT LISTS** OR **12% OF THE WORLD CHECK DATA**

- Sanctions
- **Law Enforcement**
- Regulatory Enforcement
- PEPs and RCAs
- SOEs and SIEs
- Adverse Media

LAW ENFORCEMENT

Law enforcement agencies are bodies that are responsible for ensuring that the laws are obeyed. Examples are U.S. Department of Justice, INTERPOL, FBI, Serious Fraud Office, CBBI, RCMP.

- Contains records of entities and individuals who are wanted, investigated or arrested by an official law enforcement body
- Coverage includes all content of such law enforcement lists, not just World-Check crimes
- Special teams are dedicated to monitoring all law enforcement lists
- Records are keyworded

REGULATORY ENFORCEMENT COVERS **400+ REGULATORY ENFORCEMENT LISTS** OR **18% OF THE WORLD CHECK DATA**

- Sanctions
- Law Enforcement
- **Regulatory Enforcement**
- PEPs and RCAs
- SOEs and SIEs
- Adverse Media

REGULATORY ENFORCEMENT

are protective restrictive measures, aiding in the prevention of criminal activity across local authority boundaries and better coordination between local authorities and central governments.

- Lists contain individuals or entities on which official regulatory administrative action has been taken by government or independent regulatory agencies
- Special teams are dedicated to monitoring regulatory enforcement lists
- Records are keyworded

PEP AND RCA CONTENT COMPRISES **2.1 MLN POLITICALLY EXPOSED PERSONS** OR **44% OF THE WORLD CHECK DATA**

- Sanctions
- Law Enforcement
- Regulatory Enforcement
- **PEPs and RCAs**
- SOEs and SIEs
- Adverse Media

POLITICALLY EXPOSED PERSONS (PEPs) AND RELATIVES & CLOSE ASSOCIATES (RCAs)

There is no universal definition of who a PEP is, with significant and increasing divergence between different regulators.

As a global default, World-Check has a highly analytical operational PEP definition based on FATF and Wolfsberg guidance, but also flexes to cover local definitions where they exist. We monitor legislation to ensure full coverage.

- Covers both primary PEPs and relatives and close associates
- Special teams dedicated to PEPs in each country or regional team
- Records are subcategorized

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PEP SUB-CATEGORIES	PRIMARY PEP	IMMEDIATE RELATIVES	CLOSE ASSOCIATIVES
International Organizations	PEP IO	PEP IO-R	PEP IO-A
Regional Organizations	PEP RO	PEP RO-R	PEP RO-A
National Government	PEP N	PEP N-R	PEP N-A
Subnational Government	PEP SN	PEP SN-R	PEP SN-A
Local Government	PEP L	PEP L-R	PEP L-A
Nongovernment	PEP NG	PEP NG-R	PEP NG-A

WORLD-CHECK INCLUDES STATE-OWNED ENTERPRISES AND STATE INVESTED ENTERPRISES

- Sanctions
- Law Enforcement
- Regulatory Enforcement
- PEPs and RCAs
- **SOEs and SIEs**
- Adverse Media

STATE-OWNED ENTERPRISES

SOEs are legal entities in which the government/state holds more than a **50 percent** direct, indirect or combined indirect shareholding.

Senior officials (Primary PEPs) of such SOEs and their immediate family members and close associates (Secondary PEPs) are included in the database and subcategorized in line with the World-Check PEP inclusion criteria.

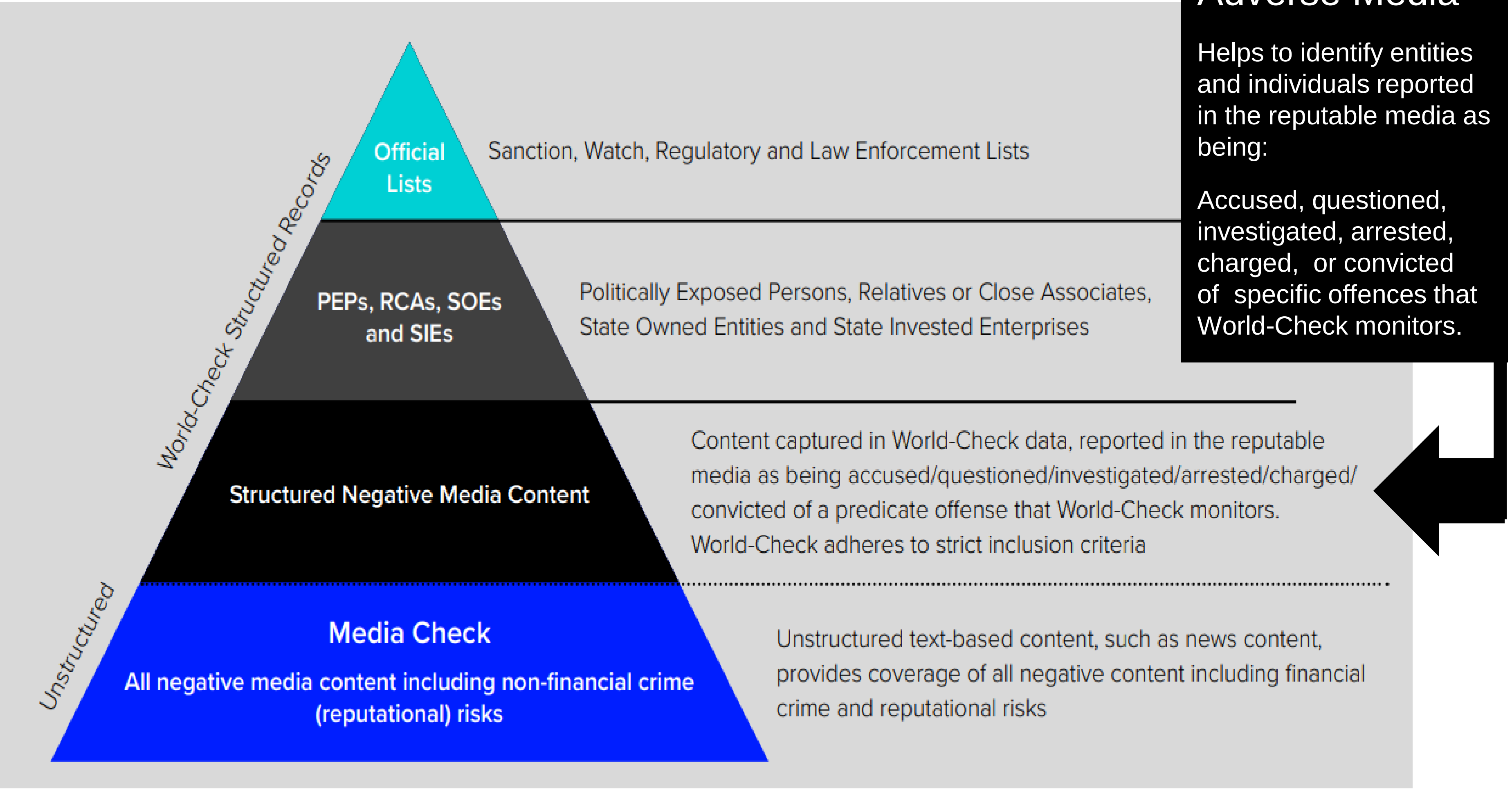
STATE-INVESTED ENTERPRISES

SIEs are entities where the government/state holds **more than a 10 percent and less than a 50 percent** direct, indirect or combined indirect shareholding.

Senior officials of SIEs are not considered PEPs and are not included in the database.

WORLD-CHECK RISK INTELLIGENCE ALSO INCLUDES ADVERSE MEDIA – APPROXIMATELY **1.3 MLN RECORDS**

- Sanctions
- Law Enforcement
- Regulatory Enforcement
- PEPs and RCAs
- SOEs and SIEs
- **Adverse Media**



Structured Adverse Media

Helps to identify entities and individuals reported in the reputable media as being:

Accused, questioned, investigated, arrested, charged, or convicted of specific offences that World-Check monitors.

SUPERIOR CONTENT & UNIQUE FEATURES AS A BASIS FOR OPERATIONAL & COST EFFICIENCY

- Data & Content
- Features & Process
- Flexible Integration
- Connecting Data

Number of Profiles:

5.5 MLN

Average new records added per month:

50,000+

Average records reviewed per month:

80,000+

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SUPERIOR CONTENT & UNIQUE FEATURES AS A BASIS FOR OPERATIONAL & COST EFFICIENCY

Data & Content

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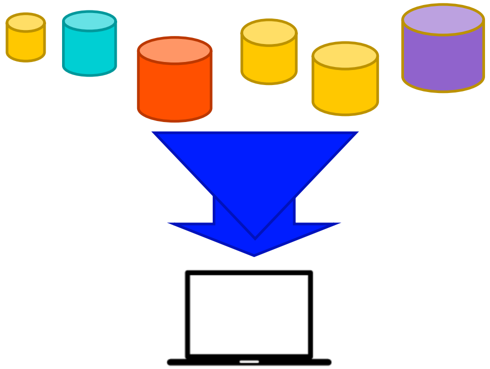
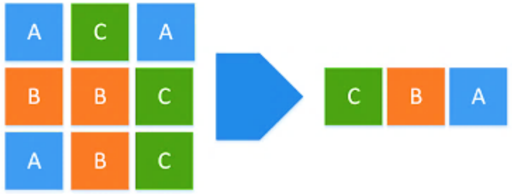
MULTIPLE SOURCES



DE-DUPLICATED



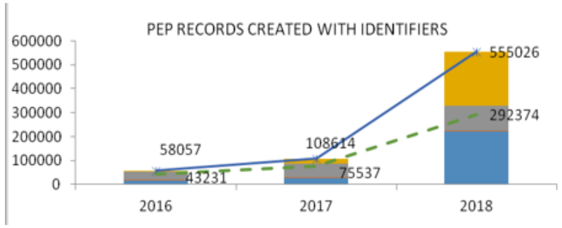
HIGHLY STRUCTURED

allowing extensive configuration

- **Category**
- **Keywords**
- **Country**
- **Position**
- **Etc.**

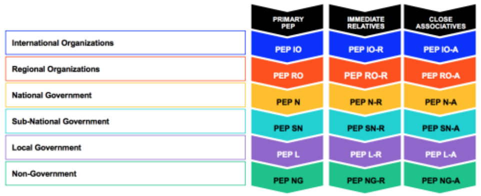
SECONDARY IDENTIFIERS

for reducing false positives



PEP SUBCATEGORIES

for risk-ranking and PEP filtering (e.g., PEP level with country)



SIC

Special Interest Categories

SUPERIOR CONTENT & UNIQUE FEATURES AS A BASIS FOR OPERATIONAL & COST EFFICIENCY

Data & Content

Features & Process

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SPECIAL INTEREST CATEGORIES					
Absconder or Fugitive	Abuse of Office	Aiding and Abetting	Aircraft Hijacking and Aviation Crime	Antitrust Violation or Unlawful Competition	Arms and Ammunition Possession
Arms and Ammunition Trafficking	Arson and Destruction of Property	Breach of Fiduciary Duty	Bribery and Corruption	Conspiracy and Collusion	Consumer Protection Violation
Control or Regulation Violation	Counterfeiting or Piracy	Crimes against the State	Cybercrime	Data Privacy Breach	Deported or Exiled
Disciplinary Action	Disqualified and Disbarred	Dissolved Company	Energy Crime	Environmental Crime	Explicit Sanctions
Exploitation of Children	Extortion	Financial Services Warnings	Forced and Slave Labour	Forgery and Uttering	Former Explicit Sanctions
Former Implicit Sanctions	Fraud	Frozen and Seized Assets	Hate Crime	Healthcare Fraud	Human Rights Violation
Human Trafficking	Illegal Gambling	Illegal Immigration	Illegal Possession or Sale	Illegal Restraint or Kidnapping	Implicit Sanctions
Insider Trading	Insolvency, Liquidation or Bankruptcy	IP Rights Infringement	Labour Rights Violations	Licence Revocation	Money Laundering
Narcotics Trafficking	Obstruction of Justice	Organised Crime	Other	Pharmaceutical Trafficking	Sanctions Related
Securities Violation	Sexual Exploitation	Smuggling	Tax and Customs Violation	Tender Violation and Restrictions	Terror Related
Theft and Embezzlement	Trafficking in Stolen Goods	Travel or Visa Restriction	Unlawful Money Lending	Violent Crime	War Crime
Wildlife Crime					

SUPERIOR CONTENT & UNIQUE FEATURES AS A BASIS FOR OPERATIONAL & COST EFFICIENCY

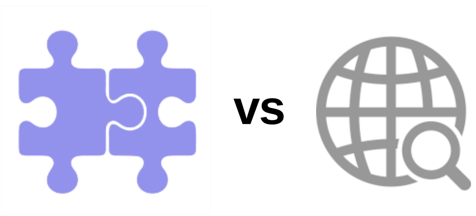
Data & Content

Features & Process

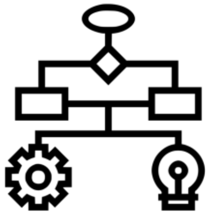
Flexible Integration

Connecting Data

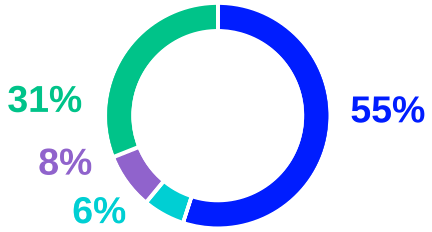
MATCHING VS SEARCHING



FULL PROCESS SUPPORT
Case Management & Zero Footprint Screening



UPDATE CATEGORIZATION
for managing ongoing screening alert volume

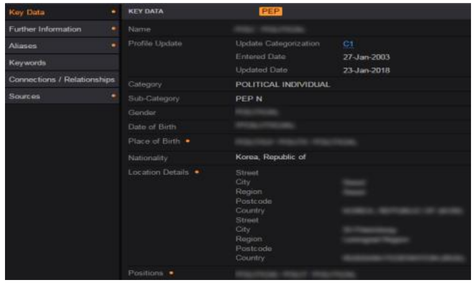


PEP EXPIRATION
for managing both initial and ongoing alert volume

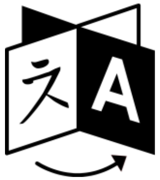
PEP ROLE DETAILS

PEP Status	ACTIVE
PEP Role	Magistrate Name of Court
PEP Role Level	PEP N
PEP Position	Member of the Judiciary
PEP Role Status	Former
PEP Role Term Start Date	2010/5/1
PEP Role Term End Date	2014/5/1
PEP Role Bio	Magistrate (Magistrado) of the Constitutional Chamber of the Supreme Court of Justice (TSJ)

FIELD UPDATES
for efficient remediation of AML data deltas



NATIVE CHARAKTER ALIASES
for accurate native name screening (without machine transliteration)



- **2 MLN+ native names**
- **49 languages**
- **Arabic, Chinese, Russian, Japanese, Hebrew, etc.**

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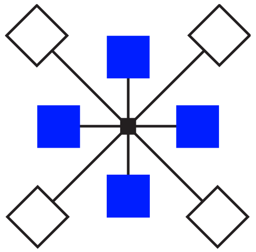
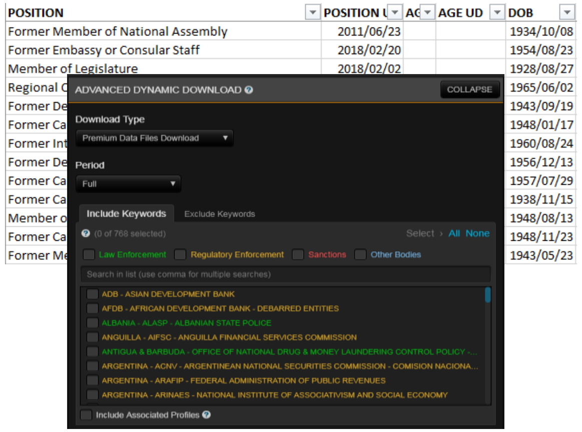
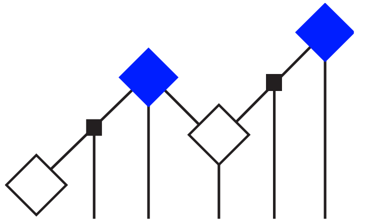
WORLD-CHECK DATA FILE



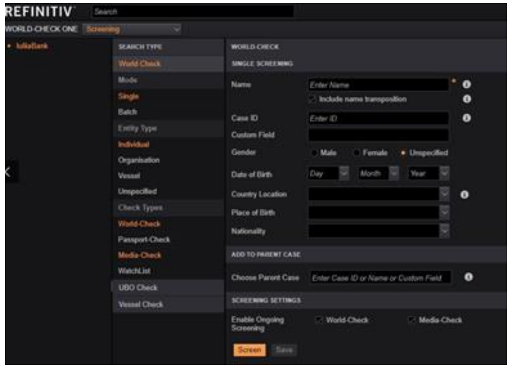
Services: Data only and Dynamic Download



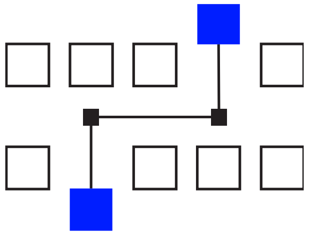
WORLD-CHECK ONE DESKTOP



Services: SaaS, data, matching, hosting, ongoing screening, UI access



WORLD-CHECK ONE API



Services: SaaS, data, matching, hosting, ongoing screening, API

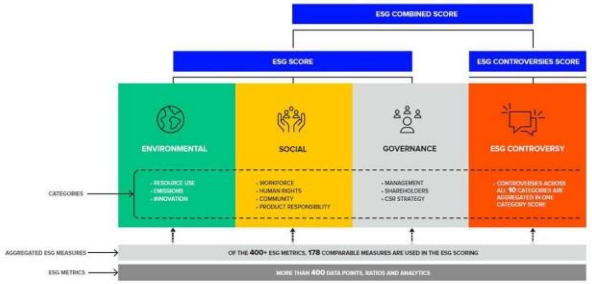
LSEG HAS A DEEP EXPERTISE IN BOTH RISK & FINANCIAL MARKETS OFFERING OUR CLIENTS THE COMPLETE PICTURE

- Data & Content
- Features & Process
- Flexible Integration
- **Connecting Data**

FINANCIAL INSTRUMENTS RISK INTELLIGENCE

F I R I

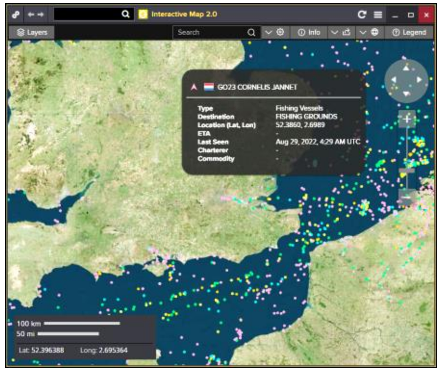
REFINITIV COMPANY ESG



BEYOND RATINGS SOVEREIGN ESG

BEYOND RATINGS

VESSEL TRACKING



10.000+ NEWS SOURCES

… AND MORE RISK RELATED DATA

- ESG Regulations
- Physical & Transition Risk
- Projects & Infrastructure
- Credit Risk
- Value Chains
- etc

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THE BENEFIT OF GLOBAL COVERAGE, LOCAL KNOWLEDGE

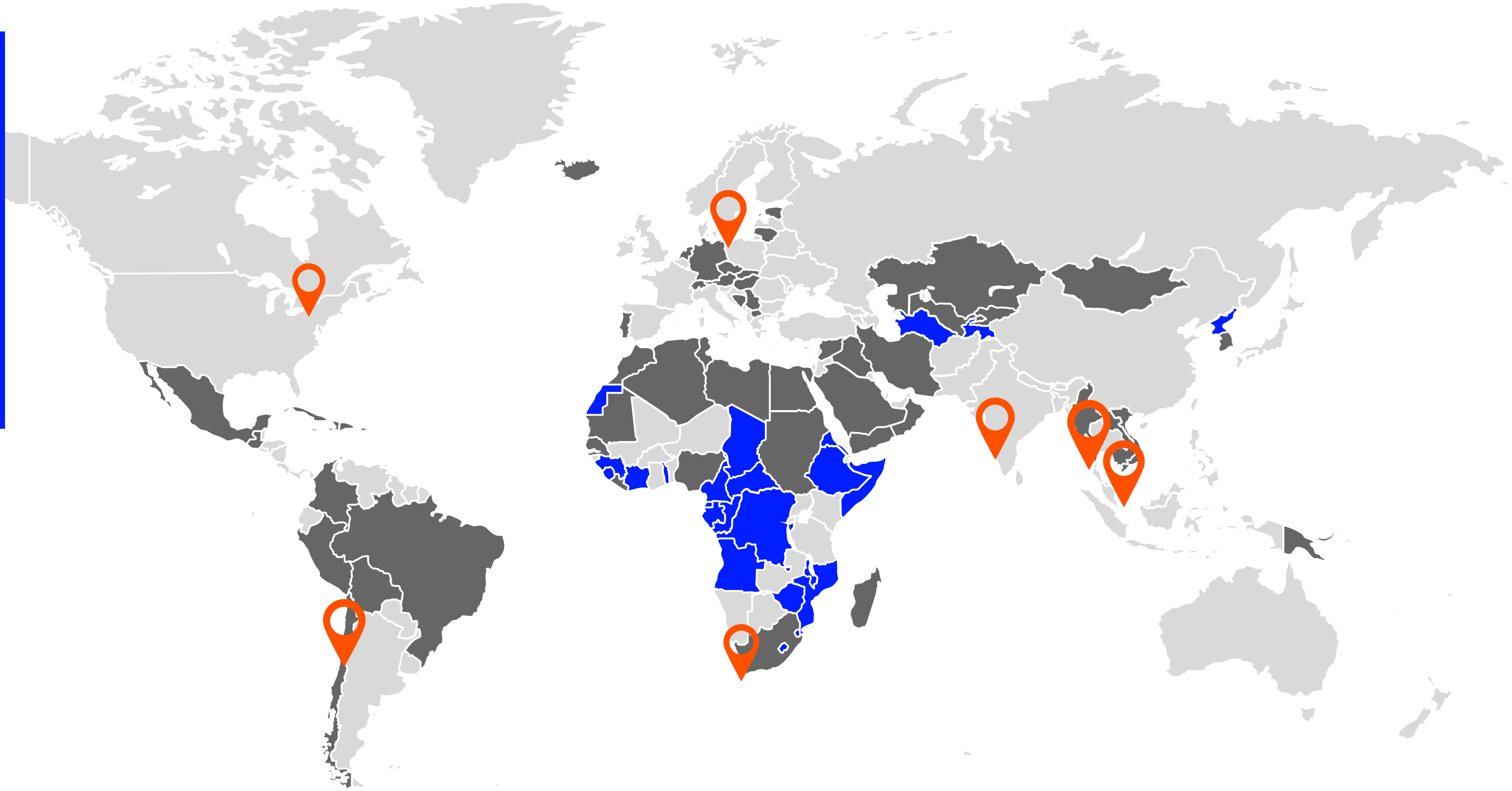
Gathering the extensive range of information needed for effective due diligence is an arduous, time-consuming task, especially where the business relationship involves other countries, or where relevant information can be hard to find and in a local language.

Benefits of using World-Check data

- **470+** researchers situated on five continents
- **90+%** of World-Check researchers speak two or more languages
- **Native-speaking researchers** pick up on textual or cultural subtleties in the text in a way that multilingual speakers do not

Key:
Difficulty finding information

- **Low difficulty**
- **Medium difficulty**
- **High difficulty**
- **Research hubs**



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WORLD-CHECK RESEARCH NATIVE LANGUAGE CAPABILITIES

- Afrikaans
- Albanian
- Arabic
- Assamese
- Belarusian
- Bengali
- Bosnian
- Bulgarian
- Burmese
- Chinese
- Croatian
- Czech
- Danish
- Dutch
- English
- Estonian
- Faroese
- Farsi
- Filipino
- Flemish
- French
- German
- Georgian
- Greek
- Gujarati
- Hakka
- Hebrew
- Hindi
- Hokkien
- Hungarian
- Indonesian
- Italian
- Japanese
- Kannada
- Korean
- Latvian
- Lithuanian
- Malay
- Mandarin
- Marathi
- Minnan
- Montenegrin
- Nepalese
- Norwegian
- Odia
- Polish
- Portuguese
- Punjabi
- Pushto
- Romanian
- Russian
- Serbian
- Slovak
- Spanish
- Swahili
- Swedish
- Tagalog
- Tamil
- Telugu
- Teochew
- Thai
- Turkish
- Ukrainian
- Urdu
- Uzbek
- Vietnamese
- Xhosa
- Zulu

Please note that this list is subject to change from time to time and should not be used as the definitive list, but as a guide to the breadth of languages covered from around the globe.

VERIFICATION SOURCES

100,000+ media sources covered

Source ONLY credible, reputable negative media	STRICT ADHERENCE to stringent research guidelines and inclusion criteria	10,700+ global information resource lists monitored

An ethical approach is used to gather data:

- World-Check records are compiled using only **open-source information**
- Each record is compiled by following structured methodology
- Researchers are required to adhere to stringent research guidelines and inclusion criteria including strict adherence to not using verification sources on the matrix of non-reputable sources

The following may not be used to add risk allegations to records but may be the source for "secondary identifiers":

- Blog sites/discussion forums
- Magazine sites
- Personal opinion sites
- Tabloid newspapers
- Wikipedia/WikiLeaks
- Unauthorized subscription sites

THANK YOU

Refinitiv is one of the world's largest providers of financial markets data and infrastructure, serving over 40,000 institutions in approximately 190 countries. It provides leading data and insights, trading platforms, and open data and technology platforms that connect a thriving global financial markets community – driving performance in trading, investment, wealth management, regulatory compliance, market data management, enterprise risk and fighting financial crime.

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